



Significant Event Notice.

Change in Total and Permanent Disablement (TPD) definition - for some insured members

28 October 2022

i This Significant Event Notice contains an important update relating to Hostplus Executive and Hostplus Superannuation and Personal Super Plan which may impact your insurance arrangements. Please take the time to read through the important information provided and please refer to the relevant Product Disclosure Statement (PDS) and Additional Information Booklet.

Change to item 4 of the Total and Permanent Disablement (TPD) definition – ‘activities of daily living’

Following a review of the Hostplus Executive and Hostplus Superannuation and Personal Super Plan insurance arrangements, Hostplus has changed one of the conditions in our definition of “Total and Permanent Disablement”. Effective from 1 December 2021, condition item 4 (activities of daily living) now focusses on a member’s inability to perform certain activities associated with working ever again.

Former TPD condition item 4 effective up to 30 November 2021	Current TPD condition item 4 effective from 1 December 2021
<p>Total and Permanent Disablement (TPD) means:</p> <p>4. Unable to look after oneself ever again</p> <p>As a result of illness or injury, you suffered loss of independent existence and are disabled to such an extent, as a result of this impairment, that you are unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which you are reasonably suited by education, training or experience.</p> <p>‘Loss of independent existence’ means the insurer has determined you are totally and irreversibly unable to perform at least two of the following five ‘activities of daily living’ without the assistance of another adult person:</p> <ul style="list-style-type: none">▪ bathing and/or showering▪ dressing and undressing▪ eating and drinking▪ using a toilet to maintain personal hygiene,▪ getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.	<p>Total and Permanent Disablement (TPD) means:</p> <p>4. Unable to do basic activities associated with work ever again</p> <p>As a result of Illness or Injury, the Covered Person:</p> <ol style="list-style-type: none">a) has been unable to perform at least two Basic Work Activities for at least 12 consecutive months; andb) is unlikely ever again to be able to perform at least two Basic Work Activities for the rest of his or her life, without the help of another person; andc) as at the assessment date* is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the Covered Person is reasonably suited by education, training or experience. <p>*Assessment date means the date we determine to accept, reject or defer the Covered Person’s application for a TPD Benefit.</p>

Basic Work Activities means any of the following:

1. Mobility (walking or bending):

- a. Walk, with or without a walking aid,* more than 200m on a level surface without stopping; or
- b. Bend, kneel or squat to pick something up from the floor from standing position and straighten up again.

*Such as a walking stick, crutches or walking frames

2. Vision (reading):

Read, with visual aids, to the extent that an Ophthalmologist can certify that:

- a. visual acuity is equal to, or better than, 6/48 in both eyes; or
- b. constriction is within, or greater than, 20 degrees of fixation in the eye with the better vision.

3. Lifting:

Using one or both hands to hold an object weighing at least 5kg above their own waist height continuously for 60 seconds.

4. Manual dexterity:

With at least one hand, without the use of aids:

- a. type words using a computer keyboard; or
- b. pick up a small object such as a coin or pen.

5. Hearing:

Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate medical specialist.

6. Communicating (verbal or written):

Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate medical specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.

No further amendments have been made to the definition of "Total and Permanent Disablement", and the full definition of "Total and Permanent Disablement" is defined in section 8.13 of the Hostplus Superannuation and Personal Super Plan PDS available at hostplus.com.au/pds, and section 8.15 of the Hostplus Executive PDS available at hostplus.com.au/pds-exec.

This change does not impact your premiums.

Please note, this change does not apply to Hostplus members who continue to be covered under the former Intrust Super and Statewide Super death and TPD insurance policy terms.

Please refer to the relevant Product Disclosure Statement available from hostplus.com.au/pds for more information.

Hostplus insurance cover is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 (MetLife) and the trustee of Hostplus owns this policy. Insurance cover is subject to the terms and conditions of the insurance policies issued to the trustee of Hostplus by the insurer (the policies). This insurance section provides a summary of the key terms and conditions of the policies. Where information is summarised other than in the policies themselves, it does not represent a complete description of the terms on which insurance cover is provided. The policies represent the concluded agreements between the insurers and the trustee and in the event of an inconsistency with this guide, the terms of the policies prevail.

For a copy of the relevant insurance policies call 1300 467 875. To make a claim, contact us for the appropriate claim forms as soon as reasonably possible to avoid any prejudice against your claim.

Disclaimer: This significant event notice is to inform you as to the nature and effect of the policy changes only. For more detailed information about the terms of our insurance policy, please read your relevant Hostplus Superannuation and Personal Super Plan, Hostplus Executive Product Disclosure Statement (PDS) issued in September 2022. Hostplus Superannuation and Personal Super Plan, Hostplus Executive, are issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No.244392, as trustee for the Hostplus Superannuation Fund (the Fund) ABN 68 657 495 890, MySuper No. 68657495890198. This information is general information only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read your relevant Hostplus Product Disclosure Statement (Hostplus Superannuation and Personal Super Plan Product Disclosure Statement available at hostplus.com.au/pds, Hostplus Executive Product Disclosure Statement available at hostplus.com.au/pds-exec, before making a decision about a Hostplus product. For a description of the target market, please read the Target Market Determination (TMD), available at hostplus.com.au. 1280.5 1022 ISS1